# State of Wisconsin

# Natural Disasters Report 2001

## 2001 ANNUAL NATURAL DISASTER REPORT

The year 2001 began with Wisconsin's first snow emergency declaration in more than 20 years. Snow Emergency EM-3163 was declared in January for excessive snowfall during 2 periods in December 2000. Columbia, Ozaukee, Dane, Racine, Door, Rock, Green, Sheboygan, Kenosha, Walworth, Kewaunee, Waukesha, Manitowoc and Milwaukee counties were declared. Under the snow emergency 440 applicants in these 14 counties were eligible for federal funding to recover part of the cost for snow removal. A total of \$5,483,097 in assistance was distributed as a result of this emergency declaration.

The heavy December snowfall contributed to spring flooding. In mid-April, rain and rapid snowmelt caused the Mississippi River and many of its tributaries to flood. Floodwaters along the Mississippi River from Alma to Prairie du Chien rose to the highest levels since 1965. Severe storms also struck northern Wisconsin in late April. Heavy rains mixed with freezing rain, snow and severe winds caused widespread flooding and wind damage. As a result of the record flooding and storm damage Wisconsin received a Presidential Disaster Declaration for 17 Wisconsin counties, DR-1369.

The scope of the disaster expanded when severe storms hit the west-central and east-central areas of Wisconsin on June 11 with hurricane-force winds. More than 30 counties reported damage totaling millions of dollars from these storms alone. One week later an F3 tornado hit Burnett and Washburn Counties. This tornado touched down near Grantsburg and continued traveling east for over 25 miles to an area just outside Spooner. There was extensive damage and destruction along the tornado's path. Damage was most concentrated in a six-block wide area of Siren, where numerous homes and businesses were completely leveled, 3 people killed and 16 people injured.

The cumulative result of these storms, tornadoes and flooding was that 32 counties were eligible to receive federal and state disaster assistance for DR-1369. This is the greatest number of declared counties in one summer since 1993 when 47 counties received federal disaster aid. Eighteen of these counties were approved for both Public Assistance for local governments and Individual Assistance. More than 3,000 individuals registered for federal disaster assistance under DR-1369. Under the Disaster Housing Program the Federal Emergency Management Agency distributed \$1.6 million in housing assistance to almost 1,500 individuals. A total of \$707,028 was distributed to 250 applicants under the Individual and Family Grant Program (IFG). WEM received 502 applications from local governments under DR-1369 for Public Assistance and distributed over \$17 million through the program. The Small Business Administration provided more than \$20 million of disaster assistance in the form of low-interest home repair loans, business damage loans and business economic injury loans. The Hazard Mitigation Grant Program will make \$3,690,072 available in state and federal dollars for projects to reduce vulnerability to hazards. One notable project is making NOAA weather radios widely available in Burnett County, the site of last summer's devastating tornado.

Disaster DR-1369 is the 24<sup>th</sup> Presidential Declaration in Wisconsin and the 14<sup>th</sup> such disaster since 1990. The state has had multiple declarations in 1990, 1992 and 1998 and at least one Presidential Declaration every year for the last 6 years in a row. In these last 12 years, 66 of the State's 72 counties were directly affected by disaster declarations. Additionally, in the 12 years since 1990, 6 requests for declarations were denied. The unprecedented frequency and severity of natural disasters established in the last decade has continued into the present one. Damage estimates for the last 14 disasters totaled in

excess of \$1.47 billion. As a result of these declarations more than \$515 million in disaster relief was made available to the Wisconsin citizens and governments that were affected.

Wisconsin Emergency Management also responded to non-weather events in 2001. On September 11, the State Emergency Operations Center was activated. Staff coordinated with state and federal agencies in case the terrorist attacks in New York and Washington D.C. were to grow in scope. The public information section issued news releases and situation reports, coordinating and sharing information with the Governor's Office and Wisconsin's Congressional delegation. WEM contacted all 72 counties and received regular reports from the county emergency management directors that greatly facilitated the flow of information.

The year 2000 was similarly eventful. The State Emergency Operations Center was activated New Year's Eve and New Year's Day for the widely anticipated and somewhat overrated turning of the calendar from 1999 to 2000. There was a Presidential Disaster Declaration in 2000, DR-1332, for damages resulting from severe storms and tornadoes. On June 13, the state made its initial request for a disaster declaration for sixteen counties. By the end of the incident period, July 19, thirty counties were included in declaration DR-1332. The collective impact of this disaster was tremendous, especially to infrastructure. Multiple severe storms damaged many roads repeatedly and severely, and utility lines were down across broad areas of the state.

Overall, 10,461 individuals registered for disaster assistance under DR-1332. Under the Disaster Housing Program, 4,139 individuals were eligible for assistance and more than \$6 million was disbursed. In the Individual and Family Grant Program, 4,004 applications were approved for the program with \$4.4 million issued to disaster victims, making it the second largest IFG program in history in terms of dollars for the state. In addition, over 700 loans were approved through the Small Business Administration for nearly \$8 million to assist individuals and businesses. The Public Assistance Program received 444 applications for disaster assistance totaling to date \$13,969,024 making it the third largest Public Assistance program in the state outside of the 1993 Midwest Floods and the 2001 flooding storms and tornadoes. The Hazard Mitigation Grant Program made \$3.3 million federal and state dollars available statewide to help get Wisconsin citizens out of harm's way.

There were two other weather events in 2000 severe enough to receive a Small Business Administration disaster designation. The first of these events occurred on May 12, 2000 when a major storm produced baseball size hail and winds in excess of 60 mph in Waushara, Winnebago, Calumet and Manitowoc Counties. The communities of Chilton and St. Nazianz were particularly hard-hit by hail and straight-line winds over 100 mph as well as a brief F1 tornado. The second event occurred on September 11 and 12 in Eau Claire and Chippewa Counties as a result of severe storms and flooding. Basement and first floor flooding occurred in more than 300 homes, some of which sustained major structural damage. Approximately a dozen businesses were similarly impacted.

Looking forward into 2002 and beyond, there are many tasks ahead. FEMA has a new program called Pre-Disaster Mitigation that makes federal funding available statewide to communities, counties and tribes for local hazard mitigation planning and prevention on an annual basis. This program provides opportunities for communities to avoid severe impacts from natural hazards before they happen.

# NATURAL DISASTER DAMAGE IN WISCONSIN

1971 – 2001

YEAR		MBER DUNTII		STATE AND FEDERAL MONEY RECEIVED (For Public or Gov't Assist.)	Y I	STATE AND FEDERAL MONE RECEIVED (For Private or Indiv. Assist.)	Y	ESTIM PUBLIC (Gov't. Pro	p. (Indiv. Pro	pp.,
2001**	Flooding/Storms/Torn	ado 32	1	21,247,565		22,375,528		47,725,550	56,158,600	
2001****	Snow Emergency	14		5,483,097		_		N/A	N/A	N/A
2000*	Heavy Rains, Storms, Flooding	2	2	-		1,547,000		1,626,500	1,845,850	3,472,350
2000**	Heavy Rains, Storms Flooding	30	3.	18,114,937		18,742,906		37,556,388	25,242,248	8 62,798,636
2000***	Severe Storms, Hail and Tornado	i 4	4	-		7,251,900		2,056,228	120,562,423	3 122,618,651
1999**	Heavy Rains, Severe Storms, Flooding	10 g	5	5,916,859		-		6,500,000	1,500,000	8,000,000
1998*	Tornadoes, Severe Storn	ns 1	6	=		-		15,500	6,509,030	6,524,530
1998**	Severe Storms and Flooding	5	7	11,023,053		26,518,256		10,687,346	44,025,738	54,713,084
1998**	High Winds and Sever Storms	e 14	8	10,481,638				11,115,989	36,806,899	9 47,922,888
1998*	High Winds and Sever Storms	e 16	ð	-		-		5,832,845	47,892,964	53,725,809
1997**	Flooding, Heavy Rains	4	10	17,160,019		37,620,733		17,064,946	70,667,000	87,731,946
1996**	Flooding, Tornadoes	2	11	2,450,546		-		11,366,650	49,748,000	61,114,650
1996*	Flooding	15	12	-		_		4,689,700	194,336,539	9 199,026,239
1994*	Tornadoes, Severe Storn	ns 2	13	-		_		1,195,750	8,508,290	9,704,040
1993**	Flooding, Storms, Tornadoes, Heavy Rain	47	14	26,683,822	15	271,761,899	16	47,000,000	700,000,000	747,000,000
1992**	Flooding	10		3,143,715		126,402	<del>17</del>	1,917,000	15,838,286	5 17,755,286
1992**	Tornadoes	1		945,138		391,881	18	1,800,000	8,301,900	10,101,900
1992**	Tornadoes	1		3,054,759		0	19	5,362,500	9,020,000	14,382,500
1991**	Severe Storms, High Winds	5		3,850,598		0	20	3,696,000	23,001,283	3 26,697,283
1990**	Flooding	1		0		1,369,602	21	2,245,206	3,984,532	2 6,229,738
1990**	Flooding/Tornadoes	17		6,471,321		7,340,689	22	4,600,000	16,524,222	21,124,222

(See Notes on following pages)

<sup>\*</sup> Presidential Disaster Declaration Applied for; Denied by Federal Government

<sup>\*\*</sup> Presidential Disaster Declaration Approved for State

<sup>\*\*\*</sup> USDA-SBA Disaster Declarations Approved Upon Governor's Request

<sup>\*\*\*\*</sup> Presidential Emergency Declaration Approved Upon Governor's Request

YEAR	EVENT	NUMBER OF COUNTIES	STATE AND FEDERAL MON RECEIVED (For Public or Gov't Assist.)	FEDERAL MON RECEIVED (For Private of	<b>NEY</b> r	ESTIMA' PUBLIC (Gov't. Prop. & Facilities)	TED DAMA GE PRIVATE (Indiv. Prop., Crops, & Facilities)	TOTAL	
1986**	Flooding	8	0	3,148,856	<del>23</del>	267,000	5,628,125	5,895,125	
1986**	Flooding	2	2,071,063	7,037,267	24	4,262,500	15,737,500	20,000,000	
1985*	Flash Flooding, Heavy Rain	3	0	0		1,327,000	1,339,000	2,666,000	
V	ornadoes, High Vinds, Hail, Lightning	2	0		0		1,018,200	8,928,3809,9	46,580
1984**	Tornadoes	2	775,394	<del>25</del> 11,168,220	<del>26</del>	880,890	20,569,000	21,449,890	
1984***	Tornadoes	3	531,523	0		2,135,500	26,423,222	28,558,722	
1980*	Flooding	6	0	0		2,803,000	3,052,217	5,855,217	
1980**	High Winds, Tornadoes, Heavy Rains		4	2,367,824 <del>27</del>	4,119,380		6,468,000	153,243,650	159,711,
1980*	High Winds, Heavy Rains		11	0	63,600		3,570,933	86,904,000	10,474,
1980****	Forest Fires	2	25,010	709,300		4,000,000	1,235,000	5,235,000	
1979****	Snow	3	962,000	0		N/A	N/A	N/A	
1978**	Flooding and Tornadoes		16	5,000,000	20,745,150	<del>28</del>	11,662,450	39,710,820	51,373,
1977***	High Winds and Hail	13	610,957	704,440	) 29	34,488,900	26,278,287	60,767,187	
1977*	Tornado	5	0	0	30	222,000	6,036,500	6,258,500	
1976****	Drought	64	8,858,250	119,576,674	31	1,000,000	623,000,000	624,000,000	
1976**	Ice Storm	22	6,000,000	125,000	32	8,450,674	42,028,665	50,479,339	
1975	Army Worm Infestation	29	0	0	33	0	8,100,000	8,100,000	
1975**	Flood and High Wind	4	591,922	200,000	34	1,451,200	3,791,000	5,242,200	
1975*	Flood	8				633,500	1,800,000	2,433,500	
1974***	Rain, Hail, Frost, Drought	68		106,296,850	<del>35</del>		350,000,000	350,000,000	
1974**	Tornadoes	5	100,000	500,000		412,135	8,507,040	8,919,175	
1973**	Floods	35	3,000,000	10-12,000,000 9,200,000		4,000,000	20,000,000	24,000,000	

(See Notes on following pages)

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YEAR	EVENTS	NUMBER OF COUNTIES	STATE AND FEDERAL MONEY RECEIVED (For Public or Gov't Assist.)	STATE AND FEDERAL MONEY RECEIVED (For Private or Indiv. Assist.)		ESTIMAT PUBLIC (Gov't. Prop. & Facilities)	ED DAMAGE PRIVATE (Indiv. Prop., Crops, & Facilities)	TOTAL
1972**	Floods	4	450,000	1,400,000	38	600,000	2,000,000	2,600,000
1971*	Tornadoes	7	130,000			0	2,211,000	2,211,000
1971*	Floods	24				N/A	N/A	N/A
TOTALS	8 46	584	\$ 167,501,010	\$ 691,041,533		\$ 313,251,752	\$ 2,896,434,787	\$ 3,129,686,539

Presidential Disaster Declarations Awarded	24
Presidential Disaster Declarations Denied	14
SBA Disaster Declarations Awarded	4
Emergency Declarations Awarded	5

<sup>\*</sup> Presidential Disaster Declaration Applied for; Denied by Federal Government

<sup>\*\*</sup> Presidential Disaster Declaration Approved for State

<sup>\*\*\*</sup> USDA-SBA Disaster Declarations Approved Upon Governor's Request

<sup>\*\*\*\*</sup> Presidential Emergency Declaration Approved Upon Governor's Request

### NOTES FOR THE NATURAL DISASTER DAMAGE TABLE

- The sum of disaster assistance to governments includes \$17,557,494 from the Public Assistance (PA) program and \$3,690,072 from the Hazard Mitigation Grant Program (HMGP). The sum of disaster assistance to private individuals includes \$1.6 million under the Disaster Housing Program, \$707,028 under the Individual and Family Grant Program (IFG), and \$20,068,500 in Small Business Administration (SBA) disaster assistance loans. The SBA loans included \$9,999,700 in Home Loans, \$8,382,700 in Business Damage Loans, and \$1,686,100 in business economic injury loans.
- Private sector disaster assistance was entirely from the SBA and represents 41 home loans made to individuals totaling \$679,100, 4 loans to businesses for physical damages totaling \$475,500 and 3 loans to businesses for economic injury related to the storm totaling \$392,400.
- The \$18,742,906 in private sector assistance includes \$6,267,491 in federal Disaster Housing Program funds and \$4,504,015 in the Individual and Family Grant Program. The remainder is from the Small Business Administration and represents 661 home loans made to individuals totaling \$7,234,200, 40 loans to businesses for physical damages totaling \$554,800 and 28 loans to businesses for economic injury related to the storm totaling 182,400. The public sector assistance includes \$13,695,918 in total Public Assistance (\$10,271,939 federal share) and \$4,424,019) in Hazard Mitigation Grant Program funds (\$3,313,014 federal share).
- Private sector disaster assistance was entirely from the SBA in the form of low-interest loans. The largest portion, \$5,756,000, was for Home Loans. In addition, the SBA provided \$963,400 for Business Damage Loans and \$532,500 for Business Economic Injury Loans. The May 12 storm was the costliest hailstorm in Wisconsin's history (the National Weather Service estimated \$121.6 million in damage) although most of the damages were covered by insurance. County estimates for damages to public infrastructure and costs for debris removal totaled \$2,056,228 of which \$1,018,651 was for debris removal and emergency protection measures. Most of these expenses were not covered by insurance. The damage to public sector structures, \$1,037,577, was subtracted from the gross damage estimate of \$121.6 million to create an estimate of private sector damages (mostly homes and crops).
- The \$5,916,859 in public sector assistance represents \$5,116,859 in monies obligated for the Public Assistance Program and \$800,000 for the Hazard Mitigation Grant Program. Approximately \$3,352,710 in Public Assistance had already been paid out as of the date of this publication. Individual assistance was not requested from the federal government as part of this declaration.
- Request for Presidential Declaration was denied on the basis that most of the losses were covered by insurance and that the remaining costs were within the capabilities of the state and local governments. A subsequent appeal by the Governor was also denied.
- The \$7,561,053 in public sector funding represents monies obligated and includes \$3,110,632 for the Public Assistance Program and \$4,450,421 for the Hazard Mitigation Grant Program. The private sector figure represents the total of loans from the Small Business Administration (\$12,479,500), Disaster Housing Grants (\$8,824,255), Individual and Family Grants (\$5,147,127), the Disaster Unemployment Assistance Program (\$3,253) and the Crisis Counseling Program (\$64,121). The declared counties also received a special HUD CDBG grant award in the amount of \$3,462,000.
- The Presidential Declaration included only Public Assistance and Hazard Mitigation, even though Individual Assistance was also requested. This exclusion was appealed, however the appeal was also denied on the basis that most of the private sector losses were covered by insurance. The \$10,481,638 in public sector funding represents monies obligated and includes more than \$\$8,519,173 for the Public Assistance Program and \$1,962,465 for the Hazard Mitigation Grant Program.
- 9 Request for Presidential Declaration was denied on the basis that most of the losses were covered by insurance and that the remaining costs were within the capabilities of the state and local governments. A subsequent appeal by the Governor was also denied.
- Damage figures are based on original estimates received from county emergency management directors. More than 14,000 individuals applied for assistance from the Disaster Housing, Small Business Administration and Individual and Family Grant Programs. This represents the largest Individual Assistance Program ever administered in the state. Public Assistance and Hazard Mitigation Programs are still being administered. When completed, it is estimated that \$6,795,016 will be paid out in the Public Assistance Program and that \$6,265,003 will go toward Hazard Mitigation Grants. The declared counties also received a special HUD CDBG grant award in the amount of \$4.1 million.
- A Presidential Disaster Declaration was declared on August 2 for Public Assistance only. An appeal to have Individual Assistance added to the declaration was denied. Green County was declared eligible for low-interest loans from the Small Business Administration.
- Both the original request for a Presidential Major Disaster Declaration and a subsequent appeal were denied. The private damage figure reflects an estimated \$180 million in crop losses.
- Low-interest loans were made available by the Small Business Administration. Information is not available as to the number of loans approved and the amount.

- Funds disbursed include aid to the agricultural community totaling \$230,742,262; loans through SBA for individual and businesses totaling \$10,394,929; 840 Individual and Family Grants totaling \$1,492,267; and Disaster Housing Grants for \$3,944,158. Close to 4,500 people applied for disaster assistance through the FEMA programs.
- Funds disbursed to date include \$5,008,911 in Community Development Block Grants, \$1,525,000 in Community Services Block Grants, \$1,019,309 in Federal Highway Administration Emergency Relief Funds, among other programs. Over 600 state and local governments have received almost \$20 million in grants through the Public Assistance Program. The cost share for this declaration under the Public Assistance Program was increased from 75% to 90% federal (FEMA) funds with the state splitting the remaining 10% with the applicant.
- Forty counties declared for both Individual and Public Assistance programs, and another seven for Individual Assistance. Incident period for the declaration was June 7 August 25, 1993.
- 17 This figure represents the amount of assistance provided by the Individual and Family Grant Program. It does not include the amount of assistance provided by the Disaster Housing Program and the Small Business Administration.
- This figure represents the amount of assistance provided by the Individual and Family Grant Program and Crisis Counseling Grant. It does not include the amount of assistance provided by the Disaster Housing Program and the Small Business Administration.
- This request for a Presidential Disaster Declaration for Public Assistance was originally denied. An appeal of the denial was made on July 27 and the result of the appeal was that a declaration was granted.
- This declaration was made by the President on August 6, 1991, for public assistance only, as most of the losses to the private sector were covered by insurance. The Farmers Home Administration Emergency Loan Program was also made available.
- Both individual and public assistance were requested, however, only individual assistance was granted in this declaration. A subsequent appeal for the public assistance program was also denied. The bulk of public damage was to the Lake Tomah Dam and the Tomah Wastewater Treatment Facility.
- This was the first declaration received by the state subsequent to the passage of the amended disaster law, Public Law 100-707, The Robert T. Stafford Disaster Relief and Emergency Assistance Act. The law expanded eligibility under the public assistance program and also made a new Hazard Mitigation Grant Program available under Section 404.
- As a result of FEMA-775-DR, the Small Business Administration has approved 237 loan applications totaling \$2,562,600. The Individual and Family Grant Program approved 519 grants totaling \$586,256.
- As a result of FEMA-770-DR, the Small Business Administration has approved 649 loan applications totaling \$5,568,000. The Individual and Family Grant Program approved 1,154 grants totaling \$1,468,667.
- As a result of FEMA-710-DR, the Small Business Administration approved 63 project loan applications totaling \$3,683,600. The Individual and Family Grant Program approved 64 grants totaling \$171,967. The Farmers Home Administration approved 484 loans for \$11,168,220.
- The Public Assistance Program included 4 projects (Iowa County, Town of Brigham, Wisconsin Conservation Corps and the Village of Barneveld). Final payment was made to the Village of Barneveld on April 10, 1987.
- This disaster marked the first time that the Federal Emergency Management Agency implemented cost-sharing for the public assistance program and mandated that the state and local governments pay for 25 percent of eligible costs. The Governor's Office, WEM and local officials worked diligently to overturn FEMA's policy, maintaining that it was contrary to the intent of Congress in passing Public Law 93-288, the Disaster Relief Act of 1974. Moreover, FEMA chose to implement the new policy without prior formal notification to the states and in an arbitrary manner. This is evidenced by the fact that various states were able to negotiate different rates of cost sharing, such as the 90/10 agreement obtained by the State of Arizona. The Governor eventually signed, under protest, the federal-state agreement putting the program into effect.
- This figure includes over \$800,000 in home loans and \$2,000,000 in business loans made through the Small Business Administration; approximately \$750,000 given in outright grants through the Individual and Family Grant Program; and more than \$15,800,000 in loans through the Farmers Home Administration. It also includes \$244,529 paid out through the Emergency Conservation Measures Program and \$981,051 through the Set Aside Disaster Program.
- 29 The statistics listed refer to severe weather that occurred on July 4, July 30, and August 31. A Presidential Disaster Declaration was requested for the July 4 incident with a subsequent amendment to that request being filed to include the July 30 damages. The declaration

request and amendment were denied in spite of the fact that the public and private damage figures for both incidents totaled \$57,267,187. The resulting burden placed on state and local governments and individual citizens and farmers was overwhelming. An emergency declaration, #3048-EM, was granted for the 10 counties suffering damage during the July 4 incident. This declaration only provided for removal of downed timber on publicly owned lands to avert fire hazards. A total of 92 project applications were approved, with a total of \$542,160 being disbursed. Requests were made to SBA and FmHA for disaster designations for all 12 counties involved in July 4 and July 30 incidents, and for the August 31 incident that involved Marathon County. Approved applications for all three occurrences totaled \$704,440. This assistance allowed citizens and farmers to obtain long-term, low-interest loans (1 percent for the first \$10,000 - 3 percent for the next \$30,000) for real and personal property losses sustained as a result of the storms. Business loans were also made available.

- A Presidential Disaster Declaration was requested for this particular incident and denied. Subsequent requests for disaster designations were made to SBA and FmHA and approved by both. Despite such assistance, more than \$222,000 in public damages had to be absorbed by the state and local governments. Also, most of the \$5,766,500 in private damages and \$270,000 in private utility damages had to be absorbed by the citizens and private utility companies respectively.
- Losses include fire damage to local government forests and state and local government fire fighting costs. The great majority of losses were to farmers in lost production and income due to reduction in crop yields. The Hay Transportation Assistance Program paid out a total of \$7,757,515 to farmers. Through the payments from the Emergency Livestock Feed Program farmers received a total of \$9,039,450. The Farmers Home Administration approved 2,957 Emergency Disaster Loans for a total of \$78,264,990. FmHA also approved Emergency Livestock loans totaling \$2,584,300. The Small Business Administration approved applications for Physical Damage Loans for wells in the amount of \$164,700. In terms of public assistance, \$7,792,800 was paid out under the Community Emergency Drought Relief Programs. HUD provided a total of \$625,000 in the form of Community Development Grants. When all Drought Programs are combined, total federal monies paid out are \$119,434,924. This figure represents 19 percent of the \$624,000,000 in losses attributed to the drought.
- The public assistance for governments was responsive. The \$125,000 is a combination of monies received by individuals for unemployment compensation, for Individual and Family Grants and for SBA and FmHA loans.
- Loan assistance was requested from USDA-FmHA. Denied by FmHA who stated this was a cyclical phenomenon and not eligible under their regulations.
- In private sector, includes grants for individuals and Small Business Administration and Farmers Home Administration loans. In addition, the USDA-SCS expended in excess of \$1,000,000 in soil conservation measures activities.
- FmHA made over 6,700 loans (5 percent) to farmers, totaling over \$106,000,000 in obligated funds.
- 36 SBA loans with approximately half of the amount being forgiven.
- FmHA made loans on the 1973 flood retroactively. Loans were made for 10 to 12 million dollars, with approximately 4 to 6 million dollars being outright grants or loan forgiveness.
- Federal Government agencies (Small Business Administration and Farmers Home Administration) provided low-cost loans with forgiveness features (part of principal canceled) to private home owners, businessmen and farmers.

### **ACRONYMS**

USCE = UNITED STATES CORPS OF ENGINEERS
USDA = UNITED STATES DEPARTMENT OF AGRICULTURE
FSA = FARM SERVICES AGENCY
SBA = SMALL BUSINESS ADMINISTRATION
HUD = HOUSING AND URBAN DEVELOPMENT
FEMA = FEDERAL EMERGENCY MANAGEMENT AGENCY

